STUDY ON CONSUMER DECISION MAKING STYLES IN KOTA KINABALU, SABAH: MULTI PRODUCT ANALYSIS

BY

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Dissertation submitted in partial fulfilment of the requirements for the Degree of Master of Business Administration

SCHOOL OF BUSINESS AND ECONOMICS
UNIVERSITI MALAYSIA SABAH

2004

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DECLARATION

The materials in this dissertation are original except for quotations, excerpts, summaries and references, which have been duly acknowledged.

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PS2002-002(k)-378
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ACKNOWLEDGEMENTS

First and foremost, my utmost appreciation and thanks goes to my supervisor, Dr. Nelson Oly Ndubisi for his strong commitment and guidance throughout the inception and completion of this paper. It is through his full guidance, that I am able to understand more about what research writing is all about.

My appreciation also goes to my husband Patrick and to our two young children Alistair and Sarah Megan as well as to my mum, dad, sister and brothers for their kind understanding and support throughout the completion of this MBA program as well completion of this research dissertation.

My thanks also go to all my MBA lecturers for their invaluable sharing of knowledge and experiences. My gratitude also goes to my workmates; friends and classmates of MBA 2002/2003 who have supported and assisted me direct or indirectly throughout the completion of this MBA program inclusive of gathering data's for this report. Your support contributes a lot to the completion of this report.

Thank you.

ABSTRAK

KAEDAH PENGGUNA MEMBUAT KEPUTUSAN DI KOTA KINABALU, SABAH: ANALYISIS PELBAGAI PRODUK

Para pengguna menggunakan pelbagai cara untuk membuat keputusan. Membuat keputusan pada masakini merupakan satu perkara yang amat rumit dan penting berbanding pada masa lalu. Para pengguna dihujani dengan iklan, artikel maklumat, surat langsung (direct mailing) yang mana telah membekalkan maklumat yang banyak dan juga mungkin bercampur-aduk. Selain daripada itu, penambahan dari segi jumlah dan jenis produk dan pembelian secara elektronik telah memperluaskan lagi pilihan pengguna. Akibatnya, ia merumitkan lagi para pengguna untuk membuat keputusan.

Kajian ini dijalankan untuk mengenalpasti pelbagai cara membuat keputusan dan setakat manakah cara-cara ini dapat mempengaruhi pengguna untuk bercadang membuat pembelian. Terdapat enam cara membuat keputusan telah dikenalpasti iaitu berdasarkan kepada kualiti ataupun kesempurnaan, jenama, desakan, keanehan ataupun fesyen terkini, kebinggungan oleh kerana banyak pilihan dan juga tabiat ataupun setia kepada satu jenama. Dua jenis produk iaitu produk yang biasa dibeli (contohnya pakaian) dan produk khusus ataupun istimewa (contohnya jam tangan) merupakan produk utama dalam cadangan pembelian ini.

Hasil penemuan kajian ini telah didapati bahawa adanya kaitan diantara kenam-enam cara membuat keputusan dan juga pengguna bercadang untuk membuat pembelian kepada produk yang biasa di beli (pakaian) dan juga produk khusus (jam-tangan). Walau bagaimanapun, hanya cara membuat keputusan berdasarkan kepada kualiti dan keanehan/fesyen dapat mempengaruhi cadangan untuk membuat pembelian barangan pakaian. Bagi cadangan pembelian untuk jam tangan, hanya kualiti, keanehan dan juga kebingungan oleh kerana banyak pilihan juga dapat mempengaruhi pembeli untuk bercadang membuat pembelian jam tangan. Didapati juga bahawa umur tidak memberi kesan kepada kaitan diantara cara-cara membuat keputusan dan juga cadangan untuk membuat pembelian. Walau bagaimanapun, hasil pendapatan pengguna telah memberi kesan kepada kaitan diantara jenama dan juga cadangan untuk pembelian dimana pengguna mungkin hanya akan bercadang untuk membeli produk jika ada hasil pendapatan.

ABSTRACT

STUDY ON CONSUMER DECISION-MAKING STYLES IN KOTA KINABALU, SABAH: MULTI PRODUCT ANALYSIS

Consumers use a variety of decision-making styles. Decision making is more complex and even more important for consumers today than in the past. Consumers are besieged by advertising, news article and direct mailings that provide an abundance of information, much of it with mixed messages. In addition, increases in the number and variety of goods, stores and shopping malls and the availability of multi component products and electronic purchasing capabilities have broadened the sphere for consumer choice and have broadened the sphere for consumer choice and have complicated decision making.

This study investigates the various decision making styles and to what extent these dimensions influence consumers purchase intentions. The six dimensions of decision making styles are the quality and perfectionism consciousness, brand consciousness, impulsive, novelty fashion consciousness, confuse from over-choice and habitual brand loyalty. Two types of consumer product namely the shopping product (clothing) and specialty product (wrist-watch) were used as the leading product for purchase intention.

The findings conclude that there is significant relationship between decision making styles to consumer purchase intention to shopping product and specialty product. However, only quality and novelty fashion influence the purchase intention to clothing. As for the purchase intention to wrist-watch, quality, novelty and confuse from over-choice will also influence the purchases. The findings also conclude that age does not moderate the relationship between decision-making style and purchase intention. In contrary, income does moderate the relationship between brand consciousness and purchase intention to wrist-watch.

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CHAPTER 1

INTRODUCTION

1.1. Overview

The advent of global markets has resulted in a plethora of product choice, retail channels (e.g. mail catalogues, television, Internet and stores) and promotional activity, which make consumers' decision making increasingly complex (Walsh *et al.*, 2001). Indeed, the retail environment is becoming saturated with competitors vying for the consumers' expenditures. Providing even more stimuli is the seemingly relentless barrage of advertising, direct mailing and information on goods and services urging the consumer to buy. With the emergence of electronic forms of product display and information, the complexity of decision-making intensifies further (Lysonski and Durvasula, 1995).

Why do some companies are more profitably than others, even though they compete for the same consumers, had to pay the same wages and are subject to the same regulation? Developing products in which consumers will see a high value requires a good understanding of consumers – what they want, how they buy, what determines whether they will be satisfied with a product or service.

As such, the importance of understanding how consumers behave in a category before attempting to develop marketing and communication strategies may seem obvious to us today. People who study consumer behaviour know how important it is to understand how consumers go about making decisions to buy products or utilize services, and it is equally important to the study of the management of advertising and other marketing communication. It is also equally important to re-evaluate the consumers' loyalty that could affect each company selling almost every kind of products and services in almost every marketplace. Nowadays, as the general population becomes better educated, consumers approach purchase decisions with greater scrutiny and they have access to more data for comparison-shopping.

With greater scrutiny comes stronger expectations and demand for product quality and customer service. The Internet as a distribution channel for product sales and information has caused many consumers to change buying habits and methods. With the upcoming AFTA and introduction of borderless or global market, this has aggressively introduces new competitors. There would be definitely foreign threat to our local product.

Besides that, a free market economy, assumes that educated and informed consumers has the power to influence the market through their rational decisions when confronted with choices in the market. Therefore, consumer decision-making thus, is of great interest for consumers' educators and marketers interested in serving the consumers. People who study consumers' behaviour know how important it is to understand how consumers go about making decisions to buy product or utilize services, and it is equally important to the study the management of advertising and other marketing communication. (Percy, 2001).

Meeting ever changing consumer needs by providing the right products services has been on going marketing challenge for retailing in competitive global markets. According to Jai-Ok Kim *et. al* (2002), Consumers may choose particular brands/ products not only because these products provide the functional or performance benefits expected, but also because products can be used to express consumers' personality, social status or affiliation (symbolic purposes) or to fulfil their internal psychological needs, such as the need for change or newness (emotional purposes). Therefore, it is pertinent especially or marketers, advertisers, promoters to understand the various decision-making styles among the consumers.

1.2. Research Problem

The emergence of electronic forms of product display and information, the increasing influx of cheaper but with good quality product and the seemingly relentless barrage of advertising, direct mailing and information on goods and services has created high awareness among consumers on the various choices that they have. Nowadays, consumers are becoming smarter and more demanding. As such, this has posed greater challenge to producers, marketers on how best to convince consumers to purchase their product.

Marketers need to know how or what basis do consumers make decision to purchase intention. In fact, there are many factors that could influence their decision. According to Sproles and Kendall (1986), when making a purchasing decision, a consumer has several dimensions he or she has to consider simultaneously.

For the purpose of this paper, this research concentrates on the various decision making styles which could influence them to purchase consumer products. Consumer products identified in the research are shopping product and specialty product which are used as test products. These consumer products are the most common product consumers normally purchased that requires a certain degree of decision making. Hence, the research problem is therefore **"To what extent does consumer decision making styles influence consumers purchase intention towards shopping product (clothing) and specialty product (wristwatch) and whether age and income moderates the relationship".**

1.3. Research Objectives

Basically, this research has three main objectives. Firstly, is to determine the decision making styles among consumers in Kota Kinabalu, Sabah. Information obtained from this research would provide marketers or educators on the various decision making styles of consumers residing in Kota-Kinabalu, Sabah. This information could also assist marketers in clustering or segmenting consumers based on the various decision making styles.

Secondly, is to determine which 6 dimensions under the decision-making styles that could influence the consumer purchase intention on two different consumer products. In this research, two types of consumer products are selected namely the shopping product (clothing) and specialty product (wrist-watch). Once these can be identified, it would be of great usage to producers to segmentize its products based on the decision-making styles.

Thirdly, is to compare the findings of the study on decision making styles identified in this research with the results of other similar studies. Previous literature review indicates almost similar results although not all were the same. Therefore, since there are some adjustment made to the type of unit of analysis chosen as compared to the various previous studies made on consumer decision making and even to the original model from 'Sproles and Kendall (1986), it is expected that there will be some differences in the findings of this research.

1.4. Scope of Study

The scope of my study basically covers consumers around Kota Kinabalu, Sabah comprising of various backgrounds such as employees from public and private sectors, students, housewives, retired employees, businessman or businesswoman. Since consumers are of many backgrounds, therefore there will be no specific criteria set.

1.5. Significance of Study

Theoretically, the outcome of the research will add to the current understanding of consumer decision-making styles in Kota Kinabalu, Sabah. In addition, it will unveil the validity or lack of the Sproles and Kendall Model (1986). This study is basically testing the various characteristics identified in the model and is further improved through the addition of the dependent variable i.e. purchase intention towards the shopping and specialty products.

So far, there is no evidence of research made on consumer decision-making styles in Kota Kinabalu, Sabah and its relationship with the purchase intention. As such, this study would be of great value to the local market whereby it would be able to provide important information to the marketers on what are the common decision making styles among consumers in Kota Kinabalu, Sabah. With information acquired from this research, the marketers could then re-construct their marketing strategy when designing their approach towards their consumers.

Advertisers can use such information to understand a consumers' shopping behaviour to use this as a counselling device. Armed with such knowledge, marketers and advertisers can have a better understanding of how to position or advertise their products. This concern is particularly germane to the controversy regarding standardization of marketing programmes.

1.6. Organization of Study

This research basically focuses on the six characteristics of consumer decision-making styles and which of these characteristics could influence the consumers' intention to purchase. Chapter one discussed about the general overview of consumers and the complexity of decision making, and from there the research problem was identified. The intention of the research is stated in the research objectives. To ensure that there is a focus on the research, scope of the study was also highlighted. The research conduct will be of no value should it not have significance. Therefore, the contribution of the research is well explained in the significance of the study.

Chapter two basically discuss about the literature review, past studies on consumer decision making styles by various researchers, scholars. It discuss on all the independent variables, dependent variable and moderating factor.

Chapter three explain the research framework and methodology. It also highlights the framework, the casual hypotheses, selected definition of all variables, as well as how the data will be selected, the unit of analysis, what instrument to be used, population sample and how the data will be analyzed.

Chapter four discuss about the research findings in total. Respondents profile such as age, gender, occupation, income, race and education is explained in detail based on the frequencies test performed. This chapter also discuss on the reliability test and its result including of any item being deleted (if there is any), result of test of differences as well as interpretation of the data analysis. In this chapter, result of the testing of the hypothesis is explained based on the data analysis using the multiple regression and hierarchical regression.

Chapter five discuss on the overall finding and its implication to this study. In other words, it will provide answers to the problem statements. Limitation of study is also stated and how it can be further improved. For the purpose of future research, recommendation is given for future references.

CHAPTER 2

LITERATURE REVIEW

2.1. Introduction

In this chapter, it elaborates the various literature reviews on related studies which were carried out by other researchers. However, this discussion concentrates more on the key important variables.

2.2 Definition of Concepts

The following are the definitions and elaborations of the various concepts.

2.2.1. Consumer Decision Making Styles

Consumer decision-making style can be defined "as a mental orientation" characterizing a consumer's approach to making choices" (Sproles and Kendall, 1986). It discussed about the basic consumer personality. Another researcher namely Erasmus *et al*, (2001) defined consumer decision-making as the behaviour patterns of consumers' that precede, determine and follow on the decision process for the acquisition of need satisfying products, ideas or services.

Researchers in the field of consumer have concluded that consumers follow different styles or rules in making decisions when confronted with choices in the market (Hafstrom, Chae and Chung, 1992; Fan, Xiao and Xu, 1997; Richmond, McCroskey and Roach, 1997). In addition, Y. Hui *et. al* (2001) in her research also conclude that consumer interest researchers have long been interested in identifying the underlying decision styles of shoppers. Various researchers' have identified shoppers as either they are economic shoppers, personalised shoppers, ethical shoppers, apathetic shopper, store-loyal shoppers, recreational shoppers, convenience shoppers, brand-loyal shoppers, name-consciousness shoppers, problem shopping shoppers, quality shoppers, fashion shoppers, brand conscious shoppers, and impulse shoppers .

However, among all these approaches to consumer decision making, the consumer characteristics approach seems to be the most powerful and explanatory since it focuses on the mental orientation of consumers in making decisions as argued by Lysonski and Durvasula (1995). Beside that, this consumer characteristics approach seems to be most used approach by various scholars in their research on consumer decision making.

Nevertheless, there are also contradicting opinion on consumer decision making. According to Solomon (1996) and D'Astous *et al* (1989), many consumers undertake little or no pre purchase information search and undertake limited planning prior to entering retail stores. Further to that, Solomon (1996) in his findings state that consumers do not typically apply analytical decision rules to optimize decisions but relied on heuristics that would lead to satisfying decisions instead (e.g. an "acceptable" price or "trusted" brand name). D'Astous *et al* (1989) concluded that consumer decision-making should be viewed considering the relevant dimensions of a purchase i.e. frequency of purchase and importance of the purchase.

Although it is not a hard and fast rule, it is generally accepted that the more important product, the more complex the decision making process, when higher social, personal and financial risks are implicated, consumers usually engage in external information search and a more deliberative decision process (Du Plessis et al, 1991). This opinion associates decision making with products.

Nevertheless, profiling consumers by combining their decision-making styles and demographic variables provide more meaningful ways to identify and understand various consumer segments and to target each segment with more focused marketing strategies. This profile of consumer decision-making styles has a broad application in consumer education.

Marketing or consumer researchers could add these decision-oriented traits to their inventories of psychographic and lifestyle studies. Academic educators could introduce the scale to student and the public who can assess their own personal styles in making choices. In this way, general consumers can become aware of their own financial planning and purchasing goals. The following are the six identified characteristics or decision-making styles (replication from Sproles and Kendall, 1986) and its definitions that would represent the independent variables.

2.2.1.1. Perfectionism or high quality consciousness

According to Bakewell and Mitchell (2003), consumers' who are high quality conscious are concerned with quality and will not compromise with products classified as 'good enough'. It is also a consumers' search for the highest or very best quality in products and consumers are expected to be extra careful, systematic or comparison shoppers (Sproles and Kendall, 1986).

2.2.1.2. Brand Consciousness

Percy *et al.* (2001) defined consumers whom are brand conscious as 'the marketer's heaven'. According to them, consumers' who keep on buying certain branded products only shows that the product is good. This gives protection from competition and a degree of freedom on marketing parameters such as price and distribution – consumers will be willing to go for the product and to pay price premium. Sproles and Kendall (1986) explained brand consciousness as the consumers' orientations towards buying the more expensive, well-known national brands.

It occurs because the consumer perceives that the brand offers the right product features, image or level of quality at the right price. Brand consciousness, i.e. the belief that well-known brands are superior to less well-known brands, thus becomes one of the most important influences on the purchasing decision.

2.2.1.3. Novelty-fashion consciousness

Consumers who are novelty fashion consciousness are fashion conscious and apparently novelty conscious as well. They are likely to gain excitement and pleasure from seeking out new things. Consumers will keep up-to-date with styles and being in style is important to them. Variety seeking also appears to be an important aspect of these characteristics. (Sproles and Kendall, 1986).

2.2.1.4. Impulsiveness

Impulsive consumers are those who do not plan their shopping. Furthermore, they appear unconcerned about how much they spend or about the 'best buys'. (Sproles and Kendall, 1986) and (Walsh *et al.*, 2001). Rook (1987) explained that impulse buying occurs when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately. The impulse to buy is hedonically complex and may stimulate emotional conflict. Also, impulse buying is prone to occur with diminished regard for its consequences. Engel and Blackwell (1982) also define an impulse purchase as 'a buying action undertaken without a problem previously having been consciously recognised or a buying intention formed prior to entering the store'.

2.2.1.5. Confusion from over choice

Under this characteristic, consumers tend to be confused about the quality of different brands and by the information available. They also have difficulties in making choices (Walsh *et. al*, 2001).

2.2.1.6. Habitual, brand loyal orientation toward consumption

Sproles and Kendall (1986) indicate that consumer under this characteristic tend to have favourite brands and stores and to have formed habits in choosing these. Habitual behaviour is well known aspect of consumer decision-making and reinforces its existence as general characteristics. Other definition of brand loyalty is by Palumbo and Herbig (2000) suggested that the ability to make a consumer repeatedly seek out and buy one brand over another, even when others offer coupons or lower prices, is brand loyalty.

2.2.2. Purchase Intention

Many scholars have used purchase intentions as their subject matter. Axelrod (1968) analyzes purchase intentions along with other attitude measures used for predicting actual purchase behaviour. Smith (1965) presents a highly readable and interesting discussion on the use of purchase intentions in evaluating the effectiveness of automobile advertising. Sewall (1978) uses purchase intentions to segment markets for proposed new (redesigned) products.

Namias (1950) in her research argues that there is consistent, definite pattern in the relationship between buying intentions and actual purchases. Meaning to say, if there is purchase intention, then there will be actual purchases. Further study to purchase intention by Kalwani and Silk (1982) also suggested that consumer intentions to behave are an important concept as they represent the best estimate of future behaviour. Kaynama and Smith (2001), concluded in their research that purchase intention is a good predictor of actual behaviour.

These scholars agree that purchase intention is the best predictor towards consumer actual purchase. According to Fishbein's theory of reasoned action (Fishbein and Ajzen, 1975), consumers' purchase intention serves as the mediator between their attitude toward a product and their actual purchase behaviour. Gruber (1971) also suggested that between purchase intention and purchase probability, intention provides a link between consumers' reactions to products and their acquisition or use of the products. Olshavsky and Granbois (1979) are of the opinion that 'the most pervasive and influential assumption in consumer behaviour research is that purchases are preceded by a decision process. Thus intention has been used in numerous studies as an alternative measure to purchase behaviour.

2.2.3 Consumer Product

According to Armstrong and Kotler (2003), Consumer Products are those bought by final consumers for personal consumption. Marketers usually classify these goods based on how consumers go about buying them. Consumer products include convenience products, shopping products, specialty products and unsought products. For the purpose of this study, the author will only concentrate on two types of consumer products namely the shopping product and specialty product.

2.2.3.1 Shopping products

Shopping products are less frequently purchased consumer products and services that consumers compare carefully on suitability, quality, price and style. When buying shopping products and services, consumers spend much time and effort in gathering information and making comparisons. Shopping products marketers usually distribute their products through fewer outlets but provide deeper sales support to help consumers in their comparison effort. Examples of this product are furniture, clothing, used cars, major appliances and hotel services. (Armstrong and Kotler, 2003).

2.2.3.2 Specialty products

Specialty products are consumer products and services with unique characteristics or brand identification for which a significant group of buyers is willing to make a special purchase effort. Normally, consumers have a definite preference for the supplier. This preference may be based on prestige of the supplier. Buyers normally do not compare specialty products. They invest only the time needed to reach dealers carrying the wanted products. Examples of this product are designer clothes, specific brands and type of cars and services of medical or legal practitioners. (Armstrong and Kotler, 2003).

2.2.4 Moderating Factor

Sharma, Durand and Gur-Arie (1981) define a moderator variable as one "... which systematically modifies either the form and/or the strength of the relationship between a predictor and criterion variable". Thus, a moderator variable is essentially one which interacts with the predictor variable jointly affect the dependent variable in some fashion.

2.2.4.1 Age

Namias (1950) stated in her research that age is a factor in the consumers' intention to buy and actual purchases. Further to her research, the age group whom are actively involved in purchase intention and actual purchases range from 18 years old to 45 years. Those who are already above 45 years, the need to purchase will began to decrease and for those among the age groups of 55 years and above, the tendency is toward negative intentions.

2.2.4.2 Income

Income obviously affects buying behaviour in terms of the amount, types and prices of products purchased. There is evidence to indicate that the amount of pre-purchase information-seeking activity may be related to income with higher consumers putting more effort into information search (John *et al.*, 1986; Newman and Staelin, 1972, Urbany, 1986).

2.3. Previous Studies on the Relationship between Consumer Decision Making Styles and Consumer Product

There were many previous studies on consumer decision-making styles such as Sproles and Kendall (1986), Mowen (1988), Bakewell and Alice Hiu *et al.,* (2001), Walsh *et al.* (2001), Mitchell (2003), which discussed about the various characteristics that could influence their decision making styles. The previous researches concentrate more towards the identification of suitable characteristics of the consumers that lead to the consumer decision making.

Similar research on consumer decision making was performed in Malaysia by Abdul Razak Kamarudin and Safiek Mokhlis (2003). The purpose of the study is to investigate how the process of consumer socialization will determine adolescents' decision-making styles. The authors also used the eight decision making style model from Sproles and Kendall (1986). These eight characteristics were conceptualized as outcomes of the socialization agents, namely parents, peers, printed media, television commercials and in-school education. The study also proposed five social structural variables (social class, gender, ethnicity, residence and religion) as being associated with the socialization agents and decision making styles. This study concentrates on one population, i.e. the adolescents. This research however did not cover relationship between adolescents' decision-making and purchasing consumer products.

The author had not encountered any previous study on the relationship between consumer decision-making styles and purchase intention where products were identified. Hence, this research is considered to be new and exploratory in nature, trying to determine whether there is relationship between the consumer decision-making and purchase intention of shopping and specialty product.